

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

WILLIAM A CHRISHON  
SHEILA L CHRISHON  
Debtor(s)

Case No. 09-09634

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/20/2009.
- 2) The plan was confirmed on 06/22/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/22/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/04/2010, 09/08/2010, 01/03/2011, 12/27/2011.
- 5) The case was completed on 09/04/2013.
- 6) Number of months from filing to last payment: 54.
- 7) Number of months case was pending: 58.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$39,000.00.
- 10) Amount of unsecured claims discharged without payment: \$66,274.70.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$49,440.00
Less amount refunded to debtor	\$1,840.72

**NET RECEIPTS:** **\$47,599.28**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,002.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,561.78
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,563.78**

Attorney fees paid and disclosed by debtor: **\$498.00**

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCREDITED HOME LENDERS	Unsecured	52,000.00	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Unsecured	1,500.00	1,498.62	1,498.62	1,498.62	162.12
AMERICAN GENERAL FINANCE	Secured	4,000.00	4,000.00	4,000.00	4,000.00	560.78
CAPITAL ONE	Unsecured	1,713.55	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	451.32	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	10,000.00	10,778.69	10,778.69	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	620.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	2,264.00	2,219.93	2,219.93	2,219.93	260.48
CHASE BANK	Unsecured	379.00	379.18	379.19	379.19	44.16
CHASE HOME FINANCE LLC	Secured	67,269.05	65,705.42	65,706.02	0.00	0.00
CHASE HOME FINANCE LLC	Secured	NA	4,175.60	4,525.60	4,525.60	0.00
DEPT STORES NATL BK/MACYS	Unsecured	707.00	706.86	706.86	706.86	82.07
DISCOVER FINANCIAL SERVICES	Unsecured	4,896.00	4,896.91	4,896.91	4,896.91	569.33
EAST BAY FUNDING	Unsecured	449.00	449.50	449.50	449.50	52.33
HOUSEHOLD BANK	Unsecured	2,361.00	NA	NA	0.00	0.00
HSBC ORCHARD BANK	Unsecured	486.07	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	1,779.39	1,779.39	1,779.39	187.67
INTERNAL REVENUE SERVICE	Priority	1,831.15	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	674.23	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	4,377.42	8,694.92	8,694.92	8,694.92	459.89
PEOPLES ENERGY	Unsecured	736.00	NA	NA	0.00	0.00
PEOPLES ENERGY	Unsecured	2,424.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	2,882.00	4,999.54	4,999.54	4,999.54	581.34
PRA RECEIVABLES MANAGEMENT	Unsecured	102.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	254.00	254.67	254.67	254.67	29.97
PRA RECEIVABLES MANAGEMENT	Unsecured	0.00	97.89	97.89	97.89	11.85
SCHOTTLE & ASSOCIATES	Priority	3,002.00	NA	NA	0.00	0.00
SEARS	Unsecured	3,943.00	NA	NA	0.00	0.00
SEARS	Unsecured	899.84	NA	NA	0.00	0.00
SEARS	Unsecured	216.30	NA	NA	0.00	0.00
SELECT PORTFOLIO SERVICING	Secured	135,000.00	187,825.75	187,825.75	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SELECT PORTFOLIO SERVICING	Secured	NA	4,530.49	4,530.49	4,530.49	0.00
TARGET NATIONAL BANK	Unsecured	321.62	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$253,531.77	\$0.00	\$0.00
Mortgage Arrearage	\$9,056.09	\$9,056.09	\$0.00
Debt Secured by Vehicle	\$14,778.69	\$4,000.00	\$560.78
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$277,366.55</b>	<b>\$13,056.09</b>	<b>\$560.78</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$8,694.92	\$8,694.92	\$459.89
<b>TOTAL PRIORITY:</b>	<b>\$8,694.92</b>	<b>\$8,694.92</b>	<b>\$459.89</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$17,282.50</b>	<b>\$17,282.50</b>	<b>\$1,981.32</b>

**Disbursements:**

Expenses of Administration	<u>\$5,563.78</u>	
Disbursements to Creditors	<u>\$42,035.50</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$47,599.28</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/30/2014

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.